

Form COD

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Bankruptcy Case No.: 20-20214-GLT
Chapter: 13

Joseph R. Sundo

Debtor(s)

**ORDER DIRECTING FURTHER ACTION IN RESPONSE TO CHAPTER 13
TRUSTEE'S CERTIFICATE OF DEFAULT REQUESTING DISMISSAL**

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and is in material default under the plan,

IT IS HEREBY ORDERED that, on or before **twenty-one (21) days from the date of this Order**, Debtor(s) must file (1) *Documentary Proof of Payment* according to the accompanying *Instructions*, (2) a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes (a) an explanation of Debtor(s)' failure to comply with the current plan payment and/or (b) a statement setting forth why the Debtor(s) disputes the *Certificate of Default*.

IT IS FURTHER ORDERED that to the extent the Debtor(s) does not contest that the Debtor(s) is in default of the current plan, the Debtor(s) shall file **one** of the following within twenty-one (21) days of the date of this Order to avoid dismissal of the instant bankruptcy case:

A. a *Notice of Proposal to Cure Plan Defaults* in a form that substantially complies with the form available on Judge Taddonio's 'Forms' webpage (and which can be directly accessed at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-4.pdf>). Said Notice shall include a date and time for the Conciliation Conference on the proposed cure selected from a date listed on the Trustee's Website, which date shall be no less than 30 and no more than 60 days after the date of the Notice;

OR

B. a *Notice of Proposed Modification to Plan* (in a form which substantially complies with the form found on Judge Taddonio's 'Forms' webpage and can be directly accessed at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-5.pdf>) and an *Amended Plan*. (in accordance with the provisions of the *Chapter 13 Initial Case Management Order*) to the extent the Debtor(s) assert they can confirm and perform an *Amended Plan* to remain in Chapter 13. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) defaults on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing;

OR

C. a *Stipulated Order Modifying Plan* in a form that substantially complies with the form available on Judge Taddonio's 'Forms' webpage (and which can be directly access at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-3.pdf>), and filed in accordance with the procedures as set forth in the *Chapter 13 Initial Case Management Order* regarding Stipulated Orders Modifying Plans.

Provided the Debtor(s) files a *Notice of Proposal to Cure Plan Defaults* or a *Notice of Proposed Modification to Plan* and *Amended Plan* the matter will follow the Court's standard conciliation/confirmation process as set forth in the *Chapter 13 Initial Case Management Order*.

Dated: April 11, 2024

Gregory L Taddonio
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment. The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689

In re:
Joseph R. Sundo
Debtor

Case No. 20-20214-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 11, 2024

User: auto
Form ID: pdf900

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2024:

Recip ID	Recipient Name and Address
db	+ Joseph R. Sundo, 1505 Middle Street, Pittsburgh, PA 15215-2531
sp	+ Neil Isler, Woomer & Talarico, 2945 Banksville Rd., Ste. 200, Pittsburgh, PA 15216-2749
sp	+ Woomer & Talarico, LLC, 2945 Banksville Road, Ste. 200, Pittsburgh, PA 15216-2749
15199099	+ CRB, 4315 Pickett Road, Bankruptcy Department, St. Joseph, Missouri 64503-1600
15200119	+ Diversified Consultants, Inc., Attn: Bankruptcy, Po Box 679543, Dallas, TX 75267-9543
15200120	+ SST/Cross River Bank, 4315 Pickett Road, Saint Joseph, MO 64503-1600
15186949	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15186288	Systems & Services Technologies Inc, Po Box 5493, Carol Stream, IL 60197-5493
15186289	Systems & Services Technologies Inc, 4315 Pickett Road, Po Box 3999, Saint Joseph, MO 64503-0999
15200122	++ TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court:, Tempo, 720 East Pete Rose Way, Suite 400, Cincinnati, OH 45202

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 12 2024 00:22:56	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 11 2024 23:58:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15210528	Email/Text: bnc@atlasacq.com	Apr 11 2024 23:58:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15186282	Email/PDF: bncnotices@becket-lee.com	Apr 12 2024 00:22:44	American Express Corporation, P. O. Box 1270, Newark, NJ 07101-1270
15212844	Email/PDF: bncnotices@becket-lee.com	Apr 12 2024 00:23:07	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15484869	Email/Text: rm-bknotices@bridgecrest.com	Apr 11 2024 23:59:00	Bridgecrest, PO Box 842695, Los Angeles, CA 90084-2695
15484870	Email/Text: rm-bknotices@bridgecrest.com	Apr 11 2024 23:59:00	Bridgecrest, 7300 E Hampton Ave Ste 100, Mesa, AZ 85209-3324
15224829	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 12 2024 00:22:24	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15200112	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 12 2024 00:22:42	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15200113	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 12 2024 00:22:22	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15200115	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 11 2024 23:58:00	Collection Service Center, Inc., Attn: Bankruptcy,

District/off: 0315-2

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			839 5th Ave., New Kensington, PA 15068-6303
15200114	^ MEBN	Apr 11 2024 23:48:35	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15200117	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 11 2024 23:59:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15200116	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 11 2024 23:59:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
15186283	Email/PDF: creditonebknotifications@resurgent.com	Apr 12 2024 00:22:26	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15188533	Email/Text: mrdiscen@discover.com	Apr 11 2024 23:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15200118	+ Email/Text: bankruptcynotices@dcicollect.com	Apr 11 2024 23:59:00	Diversified Consultants, Inc., P O Box 551268, Jacksonville, FL 32255-1268
15223777	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 11 2024 23:59:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15186284	+ Email/Text: bankruptcy@huntington.com	Apr 11 2024 23:58:00	Huntingdon National Bank, P.O. Box 1558, Columbus, OH 43216-1558
15224657	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 11 2024 23:59:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15186285	^ MEBN	Apr 11 2024 23:48:33	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, Attn David Fein Esq., Philadelphia, PA 19106-1541
15205661	Email/PDF: resurgentbknotifications@resurgent.com	Apr 12 2024 00:22:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15201791	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 12 2024 00:22:25	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15186286	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 12 2024 00:22:39	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
15186287	+ Email/PDF: ebnotices@pnmac.com	Apr 12 2024 00:23:08	PennyMac Loan Services, LLC, 3043 Townsgate Road, #200, Westlake Village, CA 91361-3027
15224432	+ Email/PDF: ebnotices@pnmac.com	Apr 12 2024 00:36:10	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15221365	+ Email/Text: ebnpeoples@grblaw.com	Apr 11 2024 23:58:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, PC, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15188709	Email/Text: bankruptcy@huntington.com	Apr 11 2024 23:58:00	THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539
15186290	+ Email/Text: BankruptcyNotice@upmc.edu	Apr 11 2024 23:59:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15210534	Email/Text: BNCnotices@dcmservices.com	Apr 11 2024 23:58:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15220652	Email/PDF: ebn_ais@aisinfo.com	Apr 12 2024 00:22:52	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas

District/off: 0315-2

User: auto

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cr	*+	Acquisitions LLC, 492C Cedar Lane, Ste. 442, Teaneck, NJ 07666
15219786	*P++	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15200121	*	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
		Systems & Services Technologies Inc, Po Box 5493, Carol Stream, IL 60197-5493

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Kenneth Steidl	on behalf of Debtor Joseph R. Sundo julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

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